

United States Bankruptcy Court
Northern District of Ohio

In re:
Michael A. Walker
Laura A Walker
Debtors

Case No. 12-15653-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: spark
Form ID: 226i

Page 1 of 3
Total Noticed: 46

Date Rcvd: Aug 02, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2012.

db/db
21706996 +Michael A. Walker, Laura A Walker, 39377 Butternut Ridge Road, Elyria, OH 44035-8360
21706994 +ARS Account Resolution, 1801 NW 66th Avenue, Suite 200, Plantation, FL 33313-4571
21707004 Allstate Indemnity Company, P.O. Box 3589, Akron, OH 44309-3589
++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Ohio, Revenue Recovery, 200 Civic Center Drive, Columbus, OH 43215)
21707002 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
21707003 +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, 1661 Worthington Rd. Suite 100, West Palm Beach, FL 33409-6493
21707007 +Daniel Talarak, Lorain County Treasurer, 226 Middle Avenue, Elyria, OH 44035-5643
21707008 DirecTV, Customer Service, P.O. Box 6550, Greenwood Village, CO 80155-6550
21707009 +Elyria Ambulance Service, 640 Cleveland Street, Elyria, OH 44035-4104
21707010 +Elyria Public Utilities, 131 Court Street, P.O. Box 4018, Elyria, OH 44036-2018
21707011 +First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5662
21707012 First Merit Bank, III Cascade Plaza, Akron, OH 44308
21707016 +Home Depot / Citi, Customer Service, P.O. Box 653000, Dallas, TX 75265-3000
21707018 +J.P. Recovery, 20220 Center Ridge Rd., Rocky River, OH 44116-3501
21707019 +Keith D. Weiner & Associates, 75 Public Square, 4th Floor, Cleveland, OH 44113-2001
21707020 +Litton Loan Servicing, 24 Greenway Plaza #712, Houston, TX 77046-2401
21707024 ++OHIO EDISON, BANKRUPTCY DEPARTMENT, 6896 MILLER ROAD, BRECKSVILLE OH 44141-3222
(address filed with court: Ohio Edison, P.O. Box 3637, Akron, OH 44309-3637)
21707023 +Ohio Dept. of Taxation, Collections Enforcement Section, 150 East Gay Street, 21st Floor, Columbus, OH 43215-3191
21707025 +Physicians Link Center, Inc., Akron Billing Center, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3500
21707027 +RBA, P.O. Box 385, Lorain, OH 44052-0385
21707028 +Regional Pathology Assoc, 630 East River Street, Elyria, OH 44035-5902
21707030 +St. John Medical Center, 29000 Center Ridge Road, Westlake, OH 44145-5293
21707031 Time Warner Cable - NEO, P.O. Box 9037, Addison, TX 75001-9037
21707032 U. S. Dept. of Education, Direct Loan Servicing Center, P.O. Box 5609, Greenville, TX 75403-5609
21707033 +United Collections Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
21707035 +Wells Fargo Bank, Trustee for Ownit, Mrtg. Loan trust, Mrtg. Loan Asset, Backed, Certificated, Series 2006-2, 4828 Loop Central Drive, Houston, TX 77081-2212
21707036 +Wells Fargo/Tempur Pedic, P.O.Box 94498, Las Vegas, NV 89193-4498
21707037 +Windstream/Alltel, 4001 Rodney Parham Road, Little Rock, AR 72212-2459

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: bbalena@me.com Aug 02 2012 22:14:49 William J Balena, 511 Broad Street, Elyria, OH 44035

tr EDI: QRABAUMGART.COM Aug 02 2012 21:48:00 Richard A Baumgart, Ohio Savings Bank, 1801 East 9th Street, #1100, Cleveland, OH 44114-3169
21706995 +EDI: RMCB.COM Aug 02 2012 21:48:00 Amca/American Medical Coll Agency, 4 West Chester Plaza, Elmsford, NY 10523-1615
21706997 +EDI: ACCE.COM Aug 02 2012 21:48:00 Asset Acceptance LLC, P.O Box 2036, Warren, MI 48090-2036
21707000 +EDI: CBCSI.COM Aug 02 2012 21:48:00 CBCS, P.O. Box 69, Columbus, OH 43216-0069
21706998 +EDI: CAPITALONE.COM Aug 02 2012 21:48:00 Capital One, N.A., Capital One Bank (USA) N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
21707001 +EDI: CHASE.COM Aug 02 2012 21:48:00 Chase, Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
21707006 +EDI: RCSFNBMARIN.COM Aug 02 2012 21:48:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
21707005 +EDI: RCSFNBMARIN.COM Aug 02 2012 21:48:00 Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
21707013 +EDI: AMINFOFP.COM Aug 02 2012 21:48:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
21707014 EDI: RMSC.COM Aug 02 2012 21:48:00 GEMB/JC Penney, P.O. Box 965008, Orlando, FL 32896-5008
21707015 EDI: RMSC.COM Aug 02 2012 21:48:00 GEMB/Walmart, P.O. Box 965023, Orlando, FL 32896-5023
21707017 EDI: HFC.COM Aug 02 2012 21:48:00 HSBC, P.O. Box 80084, Salinas, CA 93912-0084
21707021 +EDI: RESURGENT.COM Aug 02 2012 21:48:00 LVNV Funding LLC, P.O. Box 740281, Houston, TX 77274-0281
21707022 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 02 2012 22:22:47 Nco Fin /99, P.O. Box 15636, Wilmington, DE 19850-5636
21707026 EDI: PRA.COM Aug 02 2012 21:48:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
21707029 +E-mail/Text: ebnsterling@weltman.com Aug 02 2012 22:17:23 Rogers Jewelers, 375 Ghent Rd., Akron, OH 44333-4601
21707034 +EDI: AFNIVZWIRE.COM Aug 02 2012 21:48:00 Verizon Wireless, Bankruptcy Dept., P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 18

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21706999* +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

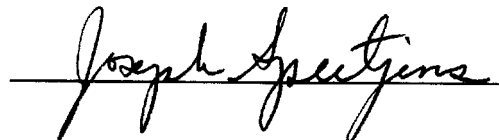
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2012 at the address(es) listed below:

Richard A Baumgart baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com
William J Balena on behalf of Debtor Laura Walker bbalena@me.com

TOTAL: 2

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 1, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address): Michael A. Walker 39377 Butternut Ridge Road Elyria, OH 44035		Laura A Walker 39377 Butternut Ridge Road Elyria, OH 44035	
All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names): fka Laura A. Ford-		Case Number: 12-15653-aih Last four digits of Social Security No./Taxpayer ID Nos.: xxx-xx-9787 xxx-xx-9527	
Attorney for Debtor(s) (name and address): William J Balena 511 Broad Street Elyria, OH 44035 Telephone number: (440) 365-2000		Bankruptcy Trustee (name and address): Richard A Baumgart Ohio Savings Bank 1801 East 9th Street #1100 Cleveland, OH 44114-3169 Telephone number: (216) 696-6000	

Meeting of Creditors:

Date: **September 10, 2012** Time: **11:00 AM**
Location: **341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the reverse side.
The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: November 9, 2012
Deadline to Object to Exemptions:
Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: United States Bankruptcy Court 201 Superior Avenue Cleveland, OH 44114-1235		For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz	
Hours Open: Monday – Friday 9:00 AM – 4:00 PM		Date: August 2, 2012	

EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. . The bankruptcy clerk's office must receive the complaint or motion and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	